			Faue Lui 34	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jonathan Ray Ga	mble		
	First Name	Middle Name	Last Name	
Debtor 2	Faith Gamble			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		DISTRICT OF UTAH		
Case number				
(if known)				Check if this is ar amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		ssets of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,944.00
1c. Copy line 63, Total of all property on Schedule A/B	\$	4,944.00
rt 2: Summarize Your Liabilities		
		abilities t you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	9,873.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	70,997.46
Your total liabilities	\$	80,870.46
Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,108.02
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,147.67
Answer These Questions for Administrative and Statistical Records		
Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
■ Yes What kind of debt do you have?		
	1a. Copy line 55, Total real estate, from Schedule A/B	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Debtor 1 Jonathan Ray Gamble Document Page 2 of 54

Debtor 2

Faith Gamble

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,015.49

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	laim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	39,871.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	39,871.00

	C	ase 10-20/49 L	Documen		2/10 17.30.53 De	SC Main
Fill in	this info	rmation to identify your o		Paue 3 01 34		
		• • • • • • • • • • • • • • • • • • • •				
Debto	r 1	Jonathan Ray Gar First Name	Middle Name	Last Name		
Debto	r 2	Faith Gamble				
(Spouse	, if filing)	First Name	Middle Name	Last Name		
United	l States E	Bankruptcy Court for the:	DISTRICT OF UTAH			
Case i	number					☐ Check if this is an
						amended filing
∩ffi∂	rial F	orm 106A/B				
		le A/B: Prop	ertv			12/15
			items. List an asset only once	. If an asset fits in more than	one category, list the asset in	
hink it	fits best.	Be as complete and accurat	e as possible. If two married pe a separate sheet to this form. O	eople are filing together, both	are equally responsible for si	upplying correct
	every que		•		• .	, ,
Part 1:	Describ	e Each Residence, Building,	Land, or Other Real Estate You	u Own or Have an Interest In		
. Do y	ou own oi	r have any legal or equitable	interest in any residence, build	ding, land, or similar property	?	
■ N	o. Go to Pa	art 2				
_		e is the property?				
	es. Where	is the property:				
Part 2:	Describ	e Your Vehicles				
someoi	ne else d	rives. If you lease a vehicle	itable interest in any vehicle e, also report it on Schedule (lity vehicles, motorcycles			enicies you own that
	lo					
■ Y	es					
					B	1.1
3.1	Make:	Dodge	Who has an interest i	in the property? Check one		laims or exemptions. Put ed claims on <i>Schedule D:</i>
	Model:	1500	Debtor 1 only			ims Secured by Property.
	Year:	1996	Debtor 2 only		Current value of the	Current value of the
		ate mileage: 2650	Debtor 1 and Debto	or 2 only	entire property?	portion you own?
-	Other info	rmation:	At least one of the	debtors and another		
		ased on nada.com and	_		\$1,500.00	\$1,500.00
		Debtors paid	Check if this is co	mmunity property	<u>Ψ1,300.00</u>	Ψ1,300.00
		n: 10341 Serpintine Sandy, UT 84094	(See mondenone)			
	Circle,	Sandy, OT 04094				
2.0	Mokai	Infinity	Who has an interest i	in the property?	Do not deduct secured of	laims or exemptions. Put
3.2	Make:	135		in the property? Check one	the amount of any secure	ed claims on Schedule D:
	Model: Year:	2003	Debtor 1 only Debtor 2 only		Creditors Who Have Cla	ims Secured by Property.
		400.0	· -	0 h	Current value of the	Current value of the
	Approxim Other info			•	entire property?	portion you own?
Г		ased on nada.com	At least one of the	deptors and another		
	Locatio	n: 10341 Serpintine Sandy, UT 84094	Check if this is co	ommunity property	\$1,550.00	\$1,550.00
	OHOLE,	Janay, Or 04034	(366 HISHUCHOUS)			

Official Form 106A/B Schedule A/B: Property page 1

Case 16-26749 Doc 2 Filed 08/02/16 Entered 08/02/16 17:30:53 Desc Main Page 4 of 54 Document Debtor 1 Jonathan Ray Gamble Debtor 2 **Faith Gamble** Case number (if known) Do not deduct secured claims or exemptions. Put Dodge 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Ram 2500 ☐ Debtor 1 only Creditors Who Have Claims Secured by Property. Model: 1995 Year: Debtor 2 only Current value of the Current value of the 334,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Not running \$900.00 \$900.00 Location: 10341 Serpintine ☐ Check if this is community property Circle, Sandy, UT 84094 (see instructions) Do not deduct secured claims or exemptions. Put Dodge 3.4 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Neon Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 1996 Year: Debtor 2 only Current value of the Current value of the 200000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another vehicle price based on nada. \$500.00 \$500.00 Both debtors are on title with ☐ Check if this is community property (see instructions) Terri Gamble. Location: 45 East 100 North, Snowville UT 84336 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,450.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... **Household Goods - Furnishings: Bedroom Furniture** \$100.00 Location: 10341 Serpintine Circle, Sandy, UT 84094 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... **Household Goods - Electronics:** Television: \$20

Official Form 106A/B Schedule A/B: Property page 2

Location: 10341 Serpintine Circle, Sandy, UT 84094

\$20.00

Entered 08/02/16 17:30:53 Case 16-26749 Doc 2 Filed 08/02/16 Desc Main Page 5 of 54 Document Debtor 1 Jonathan Ray Gamble Debtor 2 **Faith Gamble** Case number (if known) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... **Personal Wearing Apparel** \$100.00 Location: 10341 Serpintine Circle, Sandy, UT 84094 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$100.00 Location: 10341 Serpintine Circle, Sandy, UT 84094 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... 2 Dogs Turtle Unknown Location: 10341 Serpintine Circle, Sandy, UT 84094 14. Any other personal and household items you did not already list, including any health aids you did not list ☐ No Yes. Give specific information..... Tools:

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

Schedule A/B: Property

Location: 10341 Serpintine Circle, Sandy, UT 84094

\$340.00

\$20.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Mechanic

Current value of the portion you own?

page 3

Case 16-26749 Doc 2 Filed 08/02/16 Entered 08/02/16 17:30:53 Desc Main Document Page 6 of 54

Debtor 1 Debtor 2	Jonathan Ray Gamble Faith Gamble	Case number (if known)
		claims or exemptions.
■ No		r home, in a safe deposit box, and on hand when you file your petition
		accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar unts with the same institution, list each.
■ No □ Yes		Institution name:
	s, mutual funds, or publicly traded stocks	
■ No □ Yes	Institution or issu	uer name:
	oublicly traded stock and interests in incoventure	orporated and unincorporated businesses, including an interest in an LLC, partnership, and
	s. Give specific information about them Name of entity:	
Nego Non-i ■ No	otiable instruments include personal checks,	egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. t transfer to someone by signing or delivering them.
Exam ■ No	ement or pension accounts nples: Interests in IRA, ERISA, Keogh, 401(k	s), 403(b), thrift savings accounts, or other pension or profit-sharing plans
	Type of account:	Institution name:
Your		e so that you may continue service or use from a company ent, public utilities (electric, gas, water), telecommunications companies, or others
	s	Institution name or individual:
23. Annui	ities (A contract for a periodic payment of m	oney to you, either for life or for a number of years)
	Issuer name and description	1.
	S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or under a qualified state tuition program.
		otion. Separately file the records of any interests.11 U.S.C. § 521(c):
■ No	 s, equitable or future interests in property Give specific information about them 	y (other than anything listed in line 1), and rights or powers exercisable for your benefit
	ats, copyrights, trademarks, trade secrets	, and other intellectual property ceeds from royalties and licensing agreements
■ No □ Yes	Give specific information about them	
	ses, franchises, and other general intang nples: Building permits, exclusive licenses, c	operative association holdings, liquor licenses, professional licenses

Official Form 106A/B Schedule A/B: Property page 4

Debtor 1 Debtor 2	Jonathan Ray Gamble Faith Gamble	Document	Page 7 of 54	Case number (if known)	
☐ Yes	s. Give specific information about t	hem		· / <u>-</u>	
Money or	r property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	efunds owed to you s. Give specific information about the	nem, including whether you alre	ady filed the returns an	d the tax years	
□ No	ly support nples: Past due or lump sum alimo s. Give specific information	ny, spousal support, child suppo	ort, maintenance, divord	ce settlement, property se	ettlement
		Child Support		Child Support	\$154.0
<i>Exan</i> ■ No	r amounts someone owes you nples: Unpaid wages, disability insi- benefits; unpaid loans you r s. Give specific information		efits, sick pay, vacation	n pay, workers' compensa	ation, Social Security
Exan ■ No	ests in insurance policies inples: Health, disability, or life insu s. Name the insurance company of Company	each policy and list its value.	HSA); credit, homeown Beneficiar		Surrender or refund value:
If you some	nterest in property that is due you are the beneficiary of a living trusteene has died. S. Give specific information			currently entitled to receiv	e property because
<i>Exan</i> ■ No	ns against third parties, whether inples: Accidents, employment dispose. Describe each claim			for payment	
■ No	contingent and unliquidated class. Describe each claim	aims of every nature, including	g counterclaims of the	e debtor and rights to so	et off claims
■ No	inancial assets you did not alrea	dy list			
	I the dollar value of all of your er Part 4. Write that number here				\$154.00
Part 5: D	escribe Any Business-Related Prope	erty You Own or Have an Interest I	n. List any real estate in	Part 1.	
■ No. G	a own or have any legal or equitable Go to Part 6. Go to line 38.	interest in any business-related pr	roperty?		
	rm 106A/B	Schedule A/B: P	roperty		page

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Debto		Ü	Case number (if known)	
Part 6	Describe Any Farm- and Commercial Fishing-Relat If you own or have an interest in farmland, list it in Part		st In.	
46. D	o you own or have any legal or equitable intere	st in any farm- or commercial fishir	ng-related property?	
	No. Go to Part 7.			
	☐ Yes. Go to line 47.			
Part 7	Describe All Property You Own or Have an Int	terest in That You Did Not List Above		
	o you have other property of any kind you did rexamples: Season tickets, country club membershi			
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from	Part 7. Write that number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$4,450.00		
57.	Part 3: Total personal and household items, lin	e 15 \$340.00		
58.	Part 4: Total financial assets, line 36	\$154.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property,	line 52 \$0.00		
61.	Part 7: Total other property not listed, line 54	+\$0.00		
62.	Total personal property. Add lines 56 through 61	\$4,944.00	Copy personal property total	\$4,944.00
63.	Total of all property on Schedule A/B. Add line 5	55 + line 62		\$4.944.00

Official Form 106A/B Schedule A/B: Property page 6

\$4,944.00

Fill in this infor	mation to identify your	case:			
Debtor 1	Jonathan Ray Ga	mble			
	First Name	Middle Name	Last Name		
Debtor 2	Faith Gamble				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number					
(if known)				_	eck if this is ar ended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Irt 1: Identify the Property You Claim as	Exempt								
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.									
	■ You are claiming state and federal nonba	nkruptcy exemptions.	11 U.S	S.C. § 522(b)(3)						
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.						
	Household Goods - Furnishings:	\$100.00		\$100.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)					
	Bedroom Furniture Location: 10341 Serpintine Circle, Sandy, UT 84094 Line from <i>Schedule A/B</i> : 6.1	·		100% of fair market value, up to any applicable statutory limit	70B-3-303(1)(a)(VIII)(E)					
	Household Goods - Electronics:	\$20.00		\$20.00	Utah Code Ann. § 78B-5-506(1)(a)					
	Television: \$20 Location: 10341 Serpintine Circle, Sandy, UT 84094 Line from <i>Schedule A/B</i> : 7.1			100% of fair market value, up to any applicable statutory limit	70B-3-300(1)(a)					
	Personal Wearing Apparel Location: 10341 Serpintine Circle,	\$100.00		\$100.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)					
	Sandy, UT 84094 Line from <i>Schedule A/B</i> : 11.1			100% of fair market value, up to any applicable statutory limit	76B-3-303(1)(a)(viii)(b)					
	Jewelry Location: 10341 Serpintine Circle,	\$100.00		\$100.00	Utah Code Ann. § 78B-5-506(1)(d)					
	Sandy IIT 84094			100% of fair market value up to	` ', ',					

any applicable statutory limit

Line from Schedule A/B: 12.1

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Debto	Faith Gamble			Case number (if known)	
	rief description of the property and line on chedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
T L S	Dogs urtle ocation: 10341 Serpintine Circle, andy, UT 84094 ne from <i>Schedule A/B</i> : 13.1	Unknown		Unknown 100% of fair market value, up to any applicable statutory limit	Utah Code Ann. § 78B-5-506(1)(c)
Child Support: Child Support Line from Schedule A/B: 29.1		\$154.00		\$154.00	Utah Code Ann. § 78B-5-505(1)(a)(vi)
LI	TIE HOTH Scriedule A/B. 23.1		100% of fair market value, u		70D-3-303(1)(a)(VI)
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cove No Yes	3 years after that for ca	ises fi	•	,

		Document	Page 1	1 of 54	_	
Fill in this informati	on to identify you	ır case:				
	Jonathan Ray G	Samble Middle Name	Last Name			
Debtor 2	Faith Gamble	Middle Name	Last Name			
United States Bankru			Last Name			
	., .,					
Case number(if known)					_	if this is an led filing
Official Form 1	06D					
Schedule D:	Creditors	Who Have Claims	Secure	d by Property	y	12/15
		If two married people are filing togethout, number the entries, and attach it				
1. Do any creditors hav	e claims secured by	y your property?				
☐ No. Check this	s box and submit th	his form to the court with your other	r schedules. `	You have nothing else to	o report on this form.	
Yes. Fill in all	of the information	below.				
Part 1: List All Se	ecured Claims					
for each claim. If more	than one creditor has	more than one secured claim, list the cre is a particular claim, list the other creditor cal order according to the creditor's nan	rs in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Equitable Fir	nance Comp	Describe the property that secures	the claim:	\$9,873.00	\$1,500.00	\$8,373.00
7050 Sw Nyb	•	Value based on nada.com a amount Debtors paid Location: 10341 Serpintine Sandy, UT 84094 As of the date you file, the claim is: apply.	Circle,			
Tualatin, OR		Contingent				
Number, Street, City Who owes the debt?	•	☐ Unliquidated ☐ Disputed				
Debtor 1 only	Cneck one.	Nature of lien. Check all that apply. ☐ An agreement you made (such as	mortgage or so	acured		
Debtor 2 only		car loan)	mortgage or st	Sourca		
■ Debtor 1 and Debtor	r 2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
At least one of the d		☐ Judgment lien from a lawsuit				
Check if this claim community debt	relates to a	Other (including a right to offset)	Automobi	lle		
	Opened 03/16 Last Active					
Date debt was incurre	d <u>6/03/16</u>	Last 4 digits of account num	1ber 3127			
2.2 Equitable Fir	nance Comp	Describe the property that secures	the claim:	\$0.00	\$1,550.00	\$0.00
Creditor's Name		2003 Infinity I35 190,000 mil	es			
		Value based on nada.com Location: 10341 Serpintine Sandy, UT 84094	Circle,			
7050 Sw Nyb	erg Rd	As of the date you file, the claim is: apply.	Check all that			
Tualatin, OR		☐ Contingent				
Number, Street, City	, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or se	ecured		

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Debtor 1	Jonathan Ray Gamble				Case number (if know)	
	First Name	Middle Na	ame	Last Name		-
Debtor 2	Faith Gamble					
	First Name	Middle Na	ame	Last Name		
■ Debtor	1 and Debtor 2 only		☐ Statutory li	ien (such as tax lien, mechan	anic's lien)	
☐ At least	t one of the debtors an	d another	☐ Judgment	lien from a lawsuit		
			Other (incl	uding a right to offset)		
Date debt	was incurred		Last 4	digits of account number	r	
Add the	dollar value of your	entries in C	olumn A on thi	s page. Write that number	r here: \$9,873.00	
	the last page of your at number here:	r form, add	the dollar value	e totals from all pages.	\$9,873.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

				Occument	Page 13	3 of 54		
Fill in t	his inform	ation to identify your	case:					
Debtor	1	Jonathan Ray Ga	mble					
200.0.		First Name	Middle Na	me	Last Name			
Debtor	2	Faith Gamble						
(Spouse if	f, filing)	First Name	Middle Na	me	Last Name			
United	States Ban	kruptcy Court for the:	DISTRICT O	F UTAH				
Case no (if known)				-			_	Check if this is an mended filing
Sche	dule E/	106E/F F: Creditors W						12/15 ms. List the other party to
any exec Schedule Schedule left. Attac name and Part 1:	eutory contributions of the Contribution of th	acts or unexpired leases ory Contracts and Unexp rs Who Have Claims Sec inuation Page to this pag ber (if known). of Your PRIORITY Un s have priority unsecure	that could resul ired Leases (Off ured by Property ge. If you have no nsecured Clain	It in a claim. Also icial Form 106G). y. If more space i o information to r	o list executory of . Do not include is needed, copy t	ontracts on Schedu any creditors with p the Part you need, fi	le A/B: Property (Offici artially secured claims Il it out, number the en	al Form 106A/B) and on that are listed in tries in the boxes on the
	Yes							
Part 2:		of Your NONPRIORIT	Y Unsecured	Claims				
4. List	Yes. all of your recured claims one credito	e nothing to report in this p nonpriority unsecured cl , list the creditor separately r holds a particular claim, l	aims in the alph y for each claim. I	abetical order of For each claim list	the creditor who	holds each claim. I	not list claims already inc	cluded in Part 1. If more
i ait	. 2.							Total claim
4.4	A !	First One dit Heden				0074		
4.1		First Credit Union Creditor's Name		Last 4 digits of a	ccount number	9271		Unknown
		nkruptcy	,	When was the de	ebt incurred?	Opened 08/08 6/08/10	Last Active	
-		JT 84409 eet City State Zlp Code		As of the date yo	u file, the claim i	s: Check all that appl	у	-
	Who incur	red the debt? Check one.						
	Debtor 1	l only		☐ Contingent				
	Debtor 2	2 only		☐ Unliquidated				
	■ Debtor 1	1 and Debtor 2 only		☐ Disputed				
		one of the debtors and and		Type of NONPRIC	ORITY unsecured	d claim:		
		f this claim is for a com	01.101	☐ Student loans				
	debt	t this claim is for a coming subject to offset?	inumity			ration agreement or c	divorce that you did not	
	■ No					g plans, and other sin	nilar debts	
	☐ Yes			Other. Specify	-			
	- 163			Otner. Specify	, acomodiic	-		_

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	Jonathan Ray Gamble Faith Gamble		Case number (if know)	
4.2	Bonneville Billing & Collections, Inc.	Last 4 digits of account number	7966	\$142.00
	Nonpriority Creditor's Name PO Box 150621	When was the debt incurred?	Opened 07/11	
_	Ogden, UT 84415 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify	Attorney for Rocky Mountain	
	Business Revenue Systems Nonpriority Creditor's Name	Last 4 digits of account number	5050	\$23.28
	PO box 13077 Des Moines, IA 50310-0077	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	-		
	Debtor 2 only	☐ Contingent☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Collection		
	Business Revenue Systems Nonpriority Creditor's Name	Last 4 digits of account number	1701	\$322.54
	PO box 13077 Des Moines, IA 50310-0077	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other Specify Collection	for file # 17871505	

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	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.5	CenturyLink	Last 4 digits of account number	5961	\$165.00
	Nonpriority Creditor's Name PO Box 29040 Phoenix, AZ 85038	When was the debt incurred?	05/18/2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Internet Se	rvice	
4.6	Check City Nonpriority Creditor's Name	Last 4 digits of account number		Unknown
	PO Box 970183 Orem, UT 84097	When was the debt incurred?		
	Number Street City State ZIp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	<u>_</u>		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Payday Loan		
4.7	Checknet	Last 4 digits of account number	8954	\$520.00
	Nonpriority Creditor's Name 746 1910 Provo, UT 84606	When was the debt incurred?	07/07/2015	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Judgment		

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Debt	or 2 Faith Gamble		Case number (if know)	
4.8	Clear Management Solutions	Last 4 digits of account number	3233	\$1,455.00
	Nonpriority Creditor's Name PO Box 26415 Salt Lake City, UT 84126	When was the debt incurred?	Opened 04/10	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	■ Other. Specify Ambulance	Attorney for Gold Cross	
4.9	Constable's Office Nonpriority Creditor's Name	Last 4 digits of account number	1235	\$1,400.00
	47 E Fort Union Blvd Ste 201 Midvale, UT 84047	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed	ad alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	ed Claim:	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement of divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	■ Other. Specify Collection	for docket # 31235	
4.1 0	Dept Of Ed/NeInet	Last 4 digits of account number	4749	\$8,421.00
	Nonpriority Creditor's Name Attn: Claims PO Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 07/10 Last Active 5/31/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not	
	■ _{No}	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
		Education	al	

Debtor 1 Jonathan Ray Gamble

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Debt	or 2 Faith Gamble		Case number (if know)	
4.1 1	Dept Of Ed/Nelnet	Last 4 digits of account number	8049	\$7,503.00
	Nonpriority Creditor's Name Attn: Claims PO Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 12/10 Last Active 5/31/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.1 2	Dept Of Ed/Nelnet	Last 4 digits of account number	7949	\$5,148.00
	Nonpriority Creditor's Name Attn: Claims PO Box 82505	When was the debt incurred?	Opened 12/10 Last Active 5/31/16	
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file the claim	in Charle all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	в. Спеск ан тат арргу	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa		
4.1 3	Dept Of Ed/Nelnet	Last 4 digits of account number	1849	\$4,876.00
	Nonpriority Creditor's Name Attn: Claims PO Box 82505	When was the debt incurred?	Opened 10/12 Last Active 6/30/16	
	Lincoln, NE 68501 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	<u>-</u>		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	on plans, and other similar debts	
	■ No □ Yes	<u> </u>	g p.ao, and other offinial dobte	
	□ res	☐ Other. Specify		
		Euucaliona	li e e e e e e e e e e e e e e e e e e e	

Debtor 1 Jonathan Ray Gamble

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Debtor 1 Debtor 2	Jonathan Ray Gamble Faith Gamble		Case number (if know)	
T	Dept Of Ed/Nelnet	Last 4 digits of account number	7949	\$4,396.00
<i>A</i>	Ionpriority Creditor's Name Attn: Claims PO Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 08/11 Last Active 6/30/16	
N	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\operatorname{\square}$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	■ Student loans □ Obligations arising out of a sena	ration agreement or divorce that you did not	
_	s the claim subject to offset?	report as priority claims	·	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	.1	
		Educationa	ll .	
·	Dept Of Ed/NeInet Ionpriority Creditor's Name	Last 4 digits of account number	4649	\$4,004.00
<i>A</i>	Attn: Claims PO Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 07/10 Last Active 5/31/16	
N	Iumber Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin		
	□Yes	Other. Specify		
		Educationa		
<u> </u>	Dept Of Ed/NeInet Ionpriority Creditor's Name	Last 4 digits of account number	8049	\$2,958.00
<i>F</i>	Attn: Claims PO Box 82505	When was the debt incurred?	Opened 08/11 Last Active 6/30/16	
	Lincoln, NE 68501 Jumber Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
V	Vho incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	lebt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
_	No	Debts to pension or profit-sharin	g plans, and other similar debts	
_	■ No □ Yes	☐ Other. Specify	g promotion of the state of the	
_	_ 163	Educationa	ıl	

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.1	Dept Of Ed/Nelnet	Last 4 digits of account number	1749	\$2,565.00
	Nonpriority Creditor's Name Attn: Claims PO Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 10/12 Last Active 6/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin☐ Other. Specify	g plans, and other similar debts	
	Li Yes	Educationa	 II	
4.1	E Partner Net	Last 4 digits of account number	6031	\$250.00
	Nonpriority Creditor's Name 740 E 1910 S Provo, UT 84606	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Med1 Mour	ntain Medical Physicians	
4.1 9	Equitable Finance Comp Nonpriority Creditor's Name	Last 4 digits of account number	1065	Unknown
	7050 Sw Nyberg Rd Tualatin, OR 97062	When was the debt incurred?	Opened 04/15 Last Active 6/11/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims	and an and affect to the second affect to the secon	
	■ No	☐ Debts to pension or profit-sharin	g pians, and other similar debts	
	Yes	Other. Specify Unsecured		

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	r 1 Jonathan Ray Gamble r 2 Faith Gamble		Case number (if know)	
4.2 0	Equitable Finance Comp	Last 4 digits of account number	9313	Unknown
	Nonpriority Creditor's Name 7050 Sw Nyberg Rd Tualatin, OR 97062	When was the debt incurred?	Opened 02/14 Last Active 12/13/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separations.	d claim:	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Automobile	9	
4.2 1	Equitable Finance Comp Nonpriority Creditor's Name	Last 4 digits of account number	4362	Unknown
	7050 Sw Nyberg Rd Tualatin, OR 97062	When was the debt incurred?	Opened 09/15 Last Active 3/04/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Automobile		
4.2	ERC/Enhanced Recovery Corp	Last 4 digits of account number	9925	\$268.00
2	Nonpriority Creditor's Name 8014 Bayberry Rd Jacksonville, FL 32256	When was the debt incurred?	Opened 11/14	· ·
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Collection	Attorney for Erc/Directv Inc.	

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Debtor 2	Jonathan Ray Gamble Faith Gamble		Case number (if know)	
	Express Recovery Services, Inc.	Last 4 digits of account number	5434	\$1,837.00
	Nonpriority Creditor's Name PO Box 26415	When was the debt incurred?	Opened 01/15	
-	Salt Lake City, UT 84126 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Physicians	Attorney for Mountain Medical	
	Express Recovery Services, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	2442	\$322.00
	PO Box 26415 Salt Lake City, UT 84126	When was the debt incurred?	Opened 12/14	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Collection Attorney for University Of Utah Healthcare		
· 1	Express Recovery Services, Inc.	Last 4 digits of account number	2703	\$243.00
	Nonpriority Creditor's Name PO Box 26415 Salt Lake City, UT 84126	When was the debt incurred?	Opened 05/14	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify Collection	Attorney for Wasatch Pediatrics	

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.2 6	Express Recovery Services, Inc.	Last 4 digits of account number	8090	\$197.00
	Nonpriority Creditor's Name PO Box 26415	When was the debt incurred?	Opened 12/14	
	Salt Lake City, UT 84126 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney for Russell A Smith Md	
4.2	Express Recovery Services, Inc.	Last 4 digits of account number	0751	\$122.00
	Nonpriority Creditor's Name PO Box 26415 Salt Lake City, UT 84126	When was the debt incurred?	Opened 10/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin		
	☐ Yes	·	Attorney for University Of Utah	
4.2	Express Recovery Services, Inc.	Last 4 digits of account number	1686	\$97.00
<u> </u>	Nonpriority Creditor's Name PO Box 26415	When was the debt incurred?	Opened 03/15	<u> </u>
	Salt Lake City, UT 84126		On Oh and all that and h	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Collection A Other. Specify Associates	Attorney for Utah Imaging	

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Debtor 2	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
y	Express Recovery Services, Inc.	Last 4 digits of account number	4215	\$4,923.00
	Nonpriority Creditor's Name PO Box 26415 Salt Lake City, UT 84126	When was the debt incurred?	10/20/2015	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Judgment		
0	First National Collection Bureau	Last 4 digits of account number	0766	\$1,176.50
	Nonpriority Creditor's Name 610 Waltham Way Sparks, NV 89434	When was the debt incurred?		
-	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d alaim.	
	At least one of the debtors and another	Student loans	a Claiiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin		
	☐ Yes	■ Other Specify Collection		
4.3	IC Systems, Inc	Last 4 digits of account number	0250	\$2,570.00
	Nonpriority Creditor's Name	_		
	444 Highway 96 East PO Box 64378 St Paul, MN 55164	When was the debt incurred?	Opened 07/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes		Attorney for Intermountain	

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.3	IC Systems, Inc	Last 4 digits of account number	1231	\$1,382.00
	Nonpriority Creditor's Name 444 Highway 96 East PO Box 64378 St Paul, MN 55164	When was the debt incurred?	Opened 07/14	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Healthcare	Attorney for Intermountain	
4.3	IC Systems, Inc	Last 4 digits of account number	9808	\$1,026.00
	Nonpriority Creditor's Name 444 Highway 96 East PO Box 64378	When was the debt incurred?	Opened 10/14	
-	St Paul, MN 55164 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Collection Other. Specify Healthcare	Attorney for Intermountain	
4.3	IC Systems, Inc Nonpriority Creditor's Name	Last 4 digits of account number	3963	\$967.00
	444 Highway 96 East PO Box 64378	When was the debt incurred?	Opened 11/14	
-	St Paul, MN 55164 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Collection . Other. Specify Healthcare	Attorney for Intermountain	

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.3 5	IC Systems, Inc	Last 4 digits of account number	7010	\$72.00
	Nonpriority Creditor's Name 444 Highway 96 East PO Box 64378 St Paul, MN 55164	When was the debt incurred?	Opened 08/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	_ 140	·	Attorney for Intermountain	
	Yes	Other. Specify Healthcare		
4.3	Intermountain Healthcare	Last 4 digits of account number	2343	\$1,292.20
	Nonpriority Creditor's Name P.O. Box 30193 Salt Lake City, UT 94130,0193	When was the debt incurred?	9/26/2015	
	Salt Lake City, UT 84130-0193 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	Other. Specify Medical		
4.3	Internacionale II celthococc		2242	£242.04
7	Intermountain Healthcare Nonpriority Creditor's Name	Last 4 digits of account number	2343	\$313.94
	5252 S. Intermountain Dr. Salt Lake City, UT 84107	When was the debt incurred?	1/15/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other Specify Medical		

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	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.3 8	Kay Jewelers/Sterling Jewelers Inc.	Last 4 digits of account number	7650	Unknown
	Nonpriority Creditor's Name Sterling Jewelers PO Box 1799 Akron, OH 44309 Number Street City State Zlp Code	When was the debt incurred?	Opened 7/30/14 Last Active 12/15/14	
	Who incurred the debt? Check one.	As of the date you file, the claim	із: Спеск ан тат арріу	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	ng plans, and other similar debts	
	□Yes	■ Other Specify Charge Acc	,	
4.3 9	Knight Adjustment Bureau	Last 4 digits of account number	7311	\$1,454.00
	Nonpriority Creditor's Name PO Box 410400 Salt Lake City, UT 84141-0400	When was the debt incurred?	07/07/2011	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Judgment		
4.4	Living Scriptures Inc Nonpriority Creditor's Name	Last 4 digits of account number	4923	\$1,571.00
	3625 Harrison Blvd Ogden, UT 84403	When was the debt incurred?	Opened 06/12 Last Active 3/31/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□ Ves	■ Other County Charge Acc	count	

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.4 1	Mountain Land Collections, Inc.	Last 4 digits of account number	7001	\$620.00
	Nonpriority Creditor's Name 852 East 1050 South American Fork, UT 84003	When was the debt incurred?	Opened 12/14 Last Active 11/20/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separate of the separate of th	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify Collection Integrated	Attorney for Epic Emerg Phys -Lo	
4.4	Mountain Land Collections, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	1669	\$467.00
	852 East 1050 South American Fork, UT 84003	When was the debt incurred?	Opened 01/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify Collection Integrated	Attorney for Epic Emerg Phys -Lo	
4.4	Mountain Land Collections, Inc. Nonpriority Creditor's Name	Last 4 digits of account number	2568	\$466.00
	852 East 1050 South American Fork, UT 84003	When was the debt incurred?	Opened 11/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	·	Attorney for Epic Emerg Phys	

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2 Faith Gamble		Case number (if know)	
Mountain Land Collections, Inc.	Last 4 digits of account number	5485	\$397.0
Nonpriority Creditor's Name 852 East 1050 South	When was the debt incurred?	Opened 11/15	<u> </u>
American Fork, UT 84003 Number Street City State Zlp Code	As of the date you file, the claim i		
Who incurred the debt? Check one.	•	,	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	·	Attorney for Epic Emerg Phys	
Mountain Land Collections, Inc.	Last 4 digits of account number	7002	\$387.0
Nonpriority Creditor's Name 852 East 1050 South American Fork, UT 84003	When was the debt incurred?	Opened 12/14	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	a plane, and other similar debts	
■ No ☐ Yes	·	Attorney for Epic Emerg Phys	
Mountain Land Collections, Inc.	Last 4 digits of account number	6076	\$1,718.0
Nonpriority Creditor's Name 852 East 1050 South American Fork, UT 84003	When was the debt incurred?	07/07/2015	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sena	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	agreement of diverse that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐Yes	■ Other. Specify Judgment		

Debtor 1 Jonathan Ray Gamble

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Debtor Debtor	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.4 7	Mr Money	Last 4 digits of account number	0761	\$483.00
	Nonpriority Creditor's Name 1167 W 12th St Ogden, UT 84404	When was the debt incurred?	02/18/2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Judgment		
4.4	Mr Money	Last 4 digits of account number	0721	\$700.00
	Nonpriority Creditor's Name 1167 W 12th St	When was the debt incurred?	03/04/2015	
	Ogden, UT 84404 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Judgment		
4.4	North American Recovery	Last 4 digits of account number	1276	\$44.00
	Nonpriority Creditor's Name NAR, Inc PO Box 271014	When was the debt incurred?	Opened 10/09	
	Salt Lake City, UT 84127			
•	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	a ciaim:	
	☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Collection A Other. Specify Physicians	Attorney for Mountain Medical Sp	

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	1 Jonathan Ray Gamble 2 Faith Gamble		Case number (if know)	
4.5 0	North American Recovery	Last 4 digits of account number	7950	\$43.00
	Nonpriority Creditor's Name NAR, Inc PO Box 271014 Salt Lake City, UT 84127	When was the debt incurred?	Opened 12/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Physicians	Attorney for Mountain Medical Sp	
4.5	North American Recovery	Last 4 digits of account number	2059	\$27.00
	Nonpriority Creditor's Name NAR, Inc PO Box 271014	When was the debt incurred?	Opened 12/10	
	Salt Lake City, UT 84127 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Collection Other. Specify Physicians	Attorney for Mountain Medical Sp	
4.5	North American Recovery Nonpriority Creditor's Name	Last 4 digits of account number	4966	\$21.00
	NAR, Inc PO Box 271014	When was the debt incurred?	Opened 10/09	
	Salt Lake City, UT 84127 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Collection Other. Specify Physicians	Attorney for Mountain Medical	

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Debtor 2	Jonathan Ray Gamble Faith Gamble		Case number (if know)	
·	North American Recovery	Last 4 digits of account number	4968	\$0.00
	Nonpriority Creditor's Name NAR, Inc PO Box 271014 Salt Lake City, UT 84127	When was the debt incurred?	Opened 11/13 Last Active 6/25/14	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection Physicians	Attorney for Mountain Medical Sp	
-	NPAS Solutions, LLC	Last 4 digits of account number	7200	\$75.00
	Nonpriority Creditor's Name PO Box 99400 Louisville, KY 40269	When was the debt incurred?	01/18/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney	
_	Portfolio Recovery Associates, LLC	Last 4 digits of account number	7650	\$98.00
	Nonpriority Creditor's Name PO Box 41067 Norfolk, VA 23541	When was the debt incurred?	Opened 09/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only			
	_	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alatas	
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify	Company Account for Sterling	

Page 32 of 54 Document Debtor 1 Jonathan Ray Gamble Debtor 2 Faith Gamble Case number (if know) 4.5 **Spring of Country Woods** 7202 \$1,469,00 Last 4 digits of account number 6 Nonpriority Creditor's Name 6945 S 1050 E When was the debt incurred? 06/02/2016 Midvale, UT 84047 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ■ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Judgment Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.41 of (Check one): **Emergency Physicians Integrated** ☐ Part 1: Creditors with Priority Unsecured Claims Care Part 2: Creditors with Nonpriority Unsecured Claims 3580 W 9000 S West Jordan, UT 84088 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Erc/Directy Inc. Line 4.22 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1140 East 3900 South Suite 340 Part 2: Creditors with Nonpriority Unsecured Claims Salt Lake City, UT 84124 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Gold Cross Ambulance** Line 4.8 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 762 S Redwood Rd Part 2: Creditors with Nonpriority Unsecured Claims Salt Lake City, UT 84104 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Intermountain Central Laboratory** Line 4.34 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 410400 Part 2: Creditors with Nonpriority Unsecured Claims Salt Lake City, UT 84141 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Intermountain Healthcare Line 4.31 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Patient Financial Services** Part 2: Creditors with Nonpriority Unsecured Claims PO Box 410400 Salt Lake City, UT 84141 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Lone Peak Orthopedics** Line 4.54 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

Mountain Medical Physicians 1160 E 3900 S Ste G300 Salt Lake City, UT 84124

On which entry in Part 1 or Part 2 did you list the original creditor?

☐ Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Last 4 digits of account number

Line 4.18 of (Check one):

Name and Address

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Debtor 1 Jonathan Ray Gamble	Document Fa	.ge 33 01 34
Debtor 2 Faith Gamble		Case number (if know)
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Rocky Mountain Power	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 2600		■ Part 2: Creditors with Nonpriority Unsecured Claims
Portland, OR 97256	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Russell A Smith Md	Line 4.26 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
9600 1300 E # 300		■ Part 2: Creditors with Nonpriority Unsecured Claims
Sandy, UT 84094	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Sterling Jewelers, Inc.	Line 4.55 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 1860 Salt Lake City, UT 84114-1860		■ Part 2: Creditors with Nonpriority Unsecured Claims
Sail Lake City, 01 04114-1000	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
The Law Office of Edwin B. Parry	Line 4.29 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 25727		■ Part 2: Creditors with Nonpriority Unsecured Claims
Salt Lake City, UT 84125	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
University Of Utah Healthcare	Line 4.24 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
3518 W 5600 S # D Roy, UT 84067		■ Part 2: Creditors with Nonpriority Unsecured Claims
Noy, 01 04007	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?
Wasatch Pediatrics	Line <u>4.25</u> of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
375 South 300 West Salt Lake City, UT 84101		■ Part 2: Creditors with Nonpriority Unsecured Claims
oun Land Oity, OT 04101	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims om Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
				φ	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				-	Total Claim
	6f.	Student loans	6f.	\$	39,871.00
Total claims					
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	31,126.46
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	70,997.46

		DOGDINEDI	Paue 34 UI 34
Fill in this infor	mation to identify your	case:	
Debtor 1	Jonathan Ray Ga	ımble	
	First Name	Middle Name	Last Name
Debtor 2	Faith Gamble		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH	
Case number (if known)			

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 T-Mobile Bankruptcy Team
PO Box 53410
Bellevue, WA 98015

State what the contract or lease is for

Cellphone contract ends in 2 years

		Docume	nt Page 35 d	of 54
Fill in this	information to identify your	case:		
Debtor 1	Jonathan Ray Ga	mhle		
20010	First Name	Middle Name	Last Name	
Debtor 2	Faith Gamble			
(Spouse if, filin	ng) First Name	Middle Name	Last Name	
United Stat	tes Bankruptcy Court for the:	DISTRICT OF UTAH		
Case numb	oor			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
Sched	ule H: Your Cod	ehtors		12/15
Jenea	die II. Todi ood	CDIOIS		12/13
	and case number (if known)			as a codebtor.
■ No □ Yes				
	nin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3.			
⊔ Yes	. Did your spouse, former spou	use, or legal equivalent live	with you at the time?	
in line Form 1	2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	North an Otracat			_
	Number Street City	State	ZIP Code	
				По
3.2	Name			Schedule D, line
'	namo			☐ Schedule E/F, line
				☐ Schedule G, line
	Number Street	0	715.0	
(City	State	ZIP Code	

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Deb	tor 1 Jonathan R	ay Gamble		
	etor 2 Faith Gamb	le		
Unit	ed States Bankruptcy Court for th	e: DISTRICT OF UTAH		
	e number own)		-	Check if this is: An amended filing A supplement showing postpetition chapte 13 income as of the following date:
Of	ficial Form 106I			
	chedule I: Your Inc	omo		MM / DD/ YYYY
supp spou attac	use. If you are separated and yo th a separate sheet to this form.	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informatio	ng with you, include information about your n about your spouse. If more space is needed
supp spou attac	olying correct information. If you use. If you are separated and you have a separate sheet to this form. Describe Employment	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informatio	ng with you, include information about your n about your spouse. If more space is needed case number (if known). Answer every questi
supp spou attac Par	Describe Employment information.	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informational pages, write your name and	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every questi
supp spou attac Par	blying correct information. If you use. If you are separated and yo ch a separate sheet to this form. Describe Employment information. If you have more than one job, attach a separate page with	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informatic onal pages, write your name and Debtor 1 Employed	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every questi
supp spou attac Par	blying correct information. If you use. If you are separated and you have separated to this form. Describe Employment information. If you have more than one job,	i are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informational pages, write your name and	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every questi
supp spou attac Par	blying correct information. If you use. If you are separated and yo ch a separate sheet to this form. The Describe Employment information. If you have more than one job, attach a separate page with information about additional	are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your spouse is livi ith you, do not include informatio onal pages, write your name and Debtor 1 Employed Not employed	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every questing the case number of the case n
supp spou attac Par	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	are married and not fili ur spouse is not filing w On the top of any additi Employment status Occupation	ng jointly, and your spouse is livi ith you, do not include informatio onal pages, write your name and Debtor 1 Employed Not employed Fastfood Cashier	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every questing the case number of the case n
supp spou attac Par	Describe Employment Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student	are married and not fili ur spouse is not filing w On the top of any additi Employment status Occupation Employer's name	pebtor 1 Employed Not employed Fastfood Cashier Fast Stop / Sinclair 75 S Stone Rd Snowville, UT 84336	ng with you, include information about your in about your spouse. If more space is needed case number (if known). Answer every question in the case number of the cas

more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

Estimate and list monthly overtime pay. 3.

Calculate gross Income. Add line 2 + line 3.

non-tiling spouse				
1,066.50	\$	576.75	\$	2.
0.00	+\$	0.00	+\$	3.
1,066.50	\$_	576.75	\$	4.

For Debtor 2 or

For Debtor 1

Official Form 106I Schedule I: Your Income page 1

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	tor 1 tor 2	Jonathan Ray Gamble Faith Gamble	_		Case	e number (<i>if k</i>	nowr	1) _					
					Fo	r Debtor 1				Debtor		e	
	Cop	by line 4 here	4.		\$	57	6.7	5	\$		066.		
5.	List	all payroll deductions:											
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$	7:	3.09	9	\$		87.	14	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$		0.0	_	\$		0.0		
	5c.	Voluntary contributions for retirement plans	50	Э.	\$		0.0	0	\$		0.0	00	
	5d.	Required repayments of retirement fund loans	50	d.	\$		0.0	0	\$		0.0	00	
	5e.	Insurance	5€		\$_		0.0)	\$_		0.0	00	
	5f.	Domestic support obligations	5f		\$_		0.0	_	\$_		0.0		
	5g.	Union dues	50	-	\$_		0.0		\$_		0.0	_	
	5h.	Other deductions. Specify:	5r	า.+	\$_	(0.0	0 +	\$ _		0.0	00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	7:	3.09	<u> </u>	\$		87.	14	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	50	3.6	5	\$		979.3	36	
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total											
	O.L.	monthly net income.	88		\$_		0.0	_	\$_		0.0		
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependen regularly receive Include alimony, spousal support, child support, maintenance, divorce			\$_		0.0		\$		0.0		
	0.1	settlement, and property settlement.	80		\$_		0.0	_	\$		0.0		
	8d. 8e.	Unemployment compensation Social Security	8c 8e		\$ \$		0.0	_	\$_ \$		0.0		
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps			Ψ- \$	62:	0.0 ₀	_	\$_ \$		0.0		
	8g.	Pension or retirement income	 8g	g.	\$		0.0	0	\$		0.0	00	
	8h.	Other monthly income. Specify:	8h	า.+	\$		0.0	0 +	\$		0.0	00	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	62	5.0	0	\$		0	.00	
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,128.66	1.[\$		979.36	= \$		2,108.02
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		1,120.00	11	*-		0.00	*		2,100.02
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in <i>Schedul</i> ude contributions from an unmarried partner, members of your household, you en friends or relatives. not include any amounts already included in lines 2-10 or amounts that are noticify:	ır dep					,			<i>J.</i> +\$ _		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies								12.	\$_		2,108.02
13.	Do :	you expect an increase or decrease within the year after you file this form	n?								Com		ed income
	$\overline{}$	Yes. Explain:											

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Fill	in this informa	tion to identify yo	our case:			1			
Deb	otor 1	Jonathan Ra	av Gambl	e		Ch	eck i	if this is:	
			-				Ar	n amended filing	
	otor 2 ouse, if filing)	Faith Gambl	е						ring postpetition chapter the following date:
Unit	ted States Bankr	ruptcy Court for the	: DISTRIC	CT OF UTAH			MI	M / DD / YYYY	
	se number								
(II K	nown)								
\bigcirc	fficial Fo	rm 106J							
		J: Your	 Eyner	1606					12/1:
				If two married people ar	e filing together, bo	oth are ec	quall	y responsible fo	
info	ormation. If m		eded, atta	ch another sheet to this					
	<u> </u>	•	•						
Par 1.	t 1: Descr Is this a joir	ibe Your House nt case?	<u> hold</u>						
••	□ No. Go to								
	Yes. Doe	s Debtor 2 live	in a separa	ate household?					
	■ N	0							
		-	st file Officia	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	ebtor	2.	
2.	Do vou hav	e dependents?	□ No						
	Do not list D	•	_	Fill out this information for	Dependent's relati	ionshin to		Dependent's	Does dependent
	Debtor 2.	ebtor r and	■ Yes.	each dependent	Debtor 1 or Debtor		_	age	live with you?
	Do not state	the							□ No
	dependents	names.			Son			2	Yes
					Daughter			3	□ No ■
					Daugittei				■ Yes □ No
					Daughter			7	■ Yes
					_				□ No
•	D		_		Son			Unborn	■ Yes
3.		oenses include f people other t	han	No					
	yourself and	d your depende	nts? ⊔	Yes					
		ate Your Ongoi							
				uptcy filing date unless y y is filed. If this is a supp					
	olicable date.		Janna apto	y io mour ii ano io a capp	noman concaus	, o, oook		ox at the top of	
Inc	lude expense	s paid for with	non-cash (government assistance i	f you know				
	value of sucl		d have inc	luded it on Schedule I: \	our Income			Your expe	enses
(0)	ilciai Foriii 10	юі.)						тош опро	
4.				ses for your residence.	nclude first mortgage		Ф		500.00
	payments ar	nd any rent for th	e ground o	r lot.		4.	\$_		
	If not include	led in line 4:							
	4a. Real e	estate taxes				4a.			0.00
		rty, homeowner's				4b.	-		0.00
		maintenance, re		pkeep expenses		4c.	\$ -		0.00

Additional mortgage payments for your residence, such as home equity loans

5. \$

0.00

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Debtor 1 Debtor 2	Jonathan Ray Gamble Faith Gamble		Case numl	per (if known)	
200101 2	i aidii Gailible		Case nulli		
6. Utili					
6a.	Electricity, heat, natural gas		6a.	·	0.00
6b.	Water, sewer, garbage collection		6b.		0.00
6c.	Telephone, cell phone, Internet, sat	ellite, and cable services	6c.	\$	175.00
6d.	Other. Specify:		6d.	\$	0.00
	d and housekeeping supplies		7.	\$	625.00
_	dcare and children's education cos	ets	8.	\$	0.00
	hing, laundry, and dry cleaning		9.	\$	66.67
	onal care products and services		10.	\$	50.00
	ical and dental expenses		11.	\$	0.00
	sportation. Include gas, maintenance of include car payments.	e, bus or train fare.	12.	\$	200.00
3. Ente	rtainment, clubs, recreation, news	papers, magazines, and books	13.	\$	0.00
l. Cha	ritable contributions and religious o	donations	14.	\$	0.00
5. Ins u					
	ot include insurance deducted from y	our pay or included in lines 4 or 20.		•	
	Life insurance		15a.	· -	0.00
	Health insurance		15b.	·	0.00
	Vehicle insurance		15c.	\$	126.00
	Other insurance. Specify:		15d.	\$	0.00
Spe		m your pay or included in lines 4 or 20.	16.	\$	0.00
	allment or lease payments:			•	
	Car payments for Vehicle 1		17a.		360.00
	Car payments for Vehicle 2		17b.	· ————	0.00
	Other. Specify:		17c.	\$	0.00
	Other. Specify:		17d.	\$	0.00
		e, and support that you did not report		\$	0.00
	er payments you make to support o	edule I, Your Income (Official Form 10)	6i). io.	\$	0.00
Spe		thers who do not live with you.	19.	Ψ	0.00
		ded in lines 4 or 5 of this form or on S		ur Income.	
	Mortgages on other property		20a.		0.00
	Real estate taxes		20b.	\$	0.00
20c.	Property, homeowner's, or renter's i	insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep ex		20d.	\$	0.00
20e.	Homeowner's association or condor	minium dues	20e.	\$	0.00
. Oth	er: Specify: Pet care		21.	+\$	45.00
2. Calc	ulate your monthly expenses				
22a.	Add lines 4 through 21.			\$	2,147.67
22b.	Copy line 22 (monthly expenses for E	Debtor 2), if any, from Official Form 106J	l-2	\$	<u> </u>
22c.	Add line 22a and 22b. The result is y	our monthly expenses.		\$	2,147.67
. Calc	ulate your monthly net income.		ı		
	Copy line 12 (your combined month	aly income) from Schedule I.	23a.	\$	2,108.02
	Copy your monthly expenses from I	,	23b.	·	2,147.67
				· 	
23c.	Subtract your monthly expenses fro The result is your <i>monthly net incon</i>		23c.	\$	-39.65
For e modi	xample, do you expect to finish paying for y fication to the terms of your mortgage?	in your expenses within the year after your car loan within the year or do you expect			or decrease because o
ΠY	es. Explain here:				

Fill in this infor	mation to identify your	case:			
Debtor 1	Jonathan Ray Ga	mhle			
	First Name	Middle Name	Last Name		
Debtor 2	Faith Gamble				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH			
Case number _					
(if known)				☐ Check if this is an amended filing	
If two married pe You must file thi obtaining money	eople are filing togethers s form whenever you fi	n connection with a bankrup	ole for supplying correct ir amended schedules. Maki		
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out bankru	uptcy forms?	
■ No					
☐ Yes. N	Name of person			Attach Bankruptcy Petition Preparer's No Declaration, and Signature (Official Form	
	lty of perjury, I declare e true and correct.	that I have read the summa	ry and schedules filed with	h this declaration and	
X /s/ Jon	athan Ray Gamble		X /s/ Faith Gamble	le	
Jonath	nan Ray Gamble		Faith Gamble		
Signatu	re of Debtor 1		Signature of Debto	or 2	
Date _	August 2, 2016		Date August 2	2, 2016	

Fill in this info	rmation to identify you	r 00001			
Debtor 1	rmation to identify you				
Deptor I	Jonathan Ray G	Middle Name	Last Name		
Debtor 2	Faith Gamble				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	Sankruptcy Court for the:	DISTRICT OF UTAH			
Case number (if known)				-	Check if this is an mended filing
	t of Financial	Affairs for Individ		ankruptcy equally responsible for sup	4/10
Part 1: Give 1. What is yo Marrie	wn). Answer every quest Details About Your Ma ur current marital statued arried	stion. arital Status and Where You	Lived Before	y additional pages, write you	ir name and case
Yes. L	ist all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>1</i> .	
Debtor 1 I	Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
10341 Se Sandy, U	erpentine Cir. JT 84094	From-To: 09/2008 to 06/2016	■ Same as Debtor	ı	Same as Debtor 1 From-To:
No Yes. M Part 2 Expl 4. Did you ha Fill in the to If you are fi	Make sure you fill out Schain the Sources of You are any income from enotal amount of income you	lifornia, Idaho, Louisiana, Nev hedule H: Your Codebtors (Of Ir Income	wada, New Mexico, Puerto R ficial Form 106H). g a business during this yeall businesses, including part		/isconsin.)
■ Yes. F	-III in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	1 of current year until led for bankruptcy:	■ Wages, commissions, bonuses, tips	\$4,410.06	■ Wages, commissions, bonuses, tips	\$5,754.55
		☐ Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 1

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Debtor .		ith Gamble	Gainble			Ca	se number (if known)		
				Dahtan 4			Dahtan 0		
				Debtor 1			Debtor 2		
				Sources of inco Check all that ap	ply. (be	oss income efore deductions and clusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
		idar year: December 31	, 2015)	■ Wages, common bonuses, tips	nissions,	\$11,005.00	■ Wages, combonuses, tips	ımissions,	\$18,753.00
				☐ Operating a b	usiness		☐ Operating a	business	
		dar year befo December 31		☐ Wages, comn bonuses, tips	nissions,	\$0.00	■ Wages, combonuses, tips	ımissions,	\$12,474.00
				☐ Operating a b	usiness		☐ Operating a	business	
List □ ■	No	source and the		Debtor 1 Sources of inco	me Gr	oss income from	Debtor 2 Sources of inc	come	Gross income
				Describe below.	(be	ch source efore deductions and clusions)	Describe below	'.	(before deductions and exclusions)
From J the dat	anuar e you	y 1 of current filed for bank	year until ruptcy:	Food Stamps		\$4,375.00			
Part 3:	Lis	t Certain Payr	nents You	Made Before You	ı Filed for Bank	ruptcy			
i. Are	e eithe No.	Neither Deb individual pri	tor 1 nor D marily for a	personal, family, o	arily consumer or household pur	debts. Consumer deb pose."			1(8) as "incurred by an
			-	-	ikruptcy, did you	pay any creditor a tot	tal of \$6,425* or mo	re?	
			Go to line 7						
		ļ	oaid that cre	editor. Do not inclu payments to an att	de payments for corney for this ba	tal of \$6,425* or more domestic support obl nkruptcy case. r that for cases filed o	igations, such as ch	nild support a	nd alimony. Also, do
		Subject to	aujusimem	. 011 4/0 1/ 19 and ev	rery 3 years and	Tithat for cases filed of	ii di ailei lile dale d	ıı aujustinent.	
	Yes.			r both have primate re you filed for bar		debts. pay any creditor a tot	tal of \$600 or more?	?	
			Go to line 7						
		i	nclude pay		support obligat	tal of \$600 or more ar ions, such as child su			creditor. Do not nclude payments to an
Cr	editor	's Name and <i>i</i>	Address	Dates	of payment	Total amount paid	Amount you still owe	Was this p	payment for

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Case number (if known)

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. П No Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number **Express Recovery Services, Inc. Debt Collection** Third District Court - West Pending Vs Jordan Dept □ On appeal 8080 S Redwood Rd Ste **Faith Gamble** □ Concluded 150414215 1701 West Jordan, UT 84088 **Judgment** Mr Money **Debt Collection** Third Judicial District Pending 210 W Sego Lily ۷s □ On appeal Jonathan Ray Gamble Sandy, UT 84070 □ Concluded 148000761 **Judgment** 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. П **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken

Debtor 1

Debtor 2

Jonathan Ray Gamble

Faith Gamble

Case 16-26749 Doc 2 Filed 08/02/16 Entered 08/02/16 17:30:53 Desc Main Page 44 of 54 Document Jonathan Ray Gamble Debtor 1 Debtor 2 **Faith Gamble** Case number (if known) 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Vannova Legal, PLLC \$1,200 Attorney Fees 02/10/2016 \$1,200.00 47 West 9000 South \$53 Credit Report #1 \$335 Court Filing Fee Sandy, UT 84070

001 Debtorcc, Inc.

378 Summit Ave Jersey City, NJ 07306 \$14.95 for Credit Counseling Services

\$14.95

04/04/2016

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Debtor 1 Jonathan Ray Gamble

Debtor 2 Faith Gamble

Case number (if known)

17.	 7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 						
	Person Who Was Paid Address	Description and va	alue of any prop	perty	Date payment or transfer was made	Amount of payment	
18.	Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers madinclude gifts and transfers that you have already I	siness or financial affai e as security (such as th	rs?				
	Yes. Fill in the details.						
	Person Who Received Transfer Address	Description and va property transferre			any property or received or debts change	Date transfer was made	
	Person's relationship to you						
 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 							
	Name of trust	Description and va	alue of the prop	erty transferre	ed	Date Transfer was	
Par	8: List of Certain Financial Accounts, Instr	ruments Safe Denosit	Boxes and Sto	rage Units		made	
	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associa No Yes. Fill in the details.	were any financial accoun	ounts or instru	ments held in of deposit; sh			
		ast 4 digits of account number	Type of account instrument	clo mo	te account was sed, sold, oved, or nsferred	Last balance before closing or transfer	
21.	Do you now have, or did you have within 1 yea	ar before you filed for	bankruptcy, any	y safe deposit	box or other deposit	ory for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Str State and ZIP Code)		Describe the o	contents	Do you still have it?	
22.	Have you stored property in a storage unit or	place other than your	home within 1 y	ear before yo	ou filed for bankruptc	y?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility	Who else has or ha	ad access	Describe the	contents	Do you still	
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Str State and ZIP Code)				have it?	

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Debtor 1 Jonathan Ray Gamble
Debtor 2 Faith Gamble

Case number (if known)

Par	rt 9: Identify Property You Hold or Control fo	r Someone Else					
23.	Do you hold or control any property that some for someone.	eone else owns? Include any prope	rty you bo	orrowed from, are storing fo	r, or hold in trust		
	No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describ	e the property	Value		
Par	rt 10: Give Details About Environmental Inform	nation					
For	the purpose of Part 10, the following definition	s apply:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa		law, whe	ther you now own, operate,	or utilize it or used		
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		s waste, l	hazardous substance, toxic	substance,		
Rep	port all notices, releases, and proceedings that	you know about, regardless of whe	n they oc	curred.			
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under o	r in violation of an environm	ental law?		
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		ironmental law, if you w it	Date of notice		
25.	Have you notified any governmental unit of an	y release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		ironmental law, if you w it	Date of notice		
26.	Have you been a party in any judicial or admin	istrative proceeding under any env	ironment	al law? Include settlements	and orders.		
	■ No						
	Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature	of the case	Status of the case		
Par	rt 11: Give Details About Your Business or Co	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have ar	ny of the	following connections to an	y business?		
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity	either fu	Ill-time or part-time			
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership	• • • • • • • • • • • • • • • • • • • •	,				
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting of	-					

Case 16-26749 Doc 2 Filed 08/02/16 Entered 08/02/16 17:30:53 Desc Main Page 47 of 54 Document Jonathan Ray Gamble Debtor 1 Debtor 2 **Faith Gamble** Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Faith Gamble /s/ Jonathan Ray Gamble Jonathan Ray Gamble **Faith Gamble** Signature of Debtor 1 Signature of Debtor 2 Date August 2, 2016 Date August 2, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). ☐ Yes. Name of Person

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Fill in this inforn	nation to identify your o	ase:		
Debtor 1	Jonathan Ray Gar		LastNam	_
Debtor 2	First Name Faith Gamble	Middle Name	Last Name	_
(Spouse if, filing)	First Name	Middle Name DISTRICT OF UT	Last Name	
	nkruptcy Court for the:	DISTRICT OF UT	АП	_
Case number (if known)				☐ Check if this is an amended filing
Official Fo	rm 108			
		n for Indiv	riduals Filing Under Cha	pter 7 12/15
creditors have you have lease You must file this whicher	ver is earlier, unless the	ir property, or nd the lease has no thin 30 days after		
sign an Be as complete a write yo	ople are filing together d date the form.	e. If more space is ber (if known).	th are equally responsible for supplying corns are equally responsible for supplying corns are sheet to this form	
			: Creditors Who Have Claims Secured by Pro	operty (Official Form 106D), fill in the
information be			What do you intend to do with the propert secures a debt?	
Creditor's E c	quitable Finance Coi	mp	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of property securing debt:	1996 Dodge 1500 2 Value based on na amount Debtors pa Location: 10341 Se Circle, Sandy, UT 8	da.com and iid rpintine	 ■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
For any unexpire in the information	n below. Do not list rea	se that you listed estate leases. Un	in Schedule G: Executory Contracts and Unexpired leases are leases that are still in effethe trustee does not assume it. 11 U.S.C. § 30	ect; the lease period has not yet ended.
Describe your u	nexpired personal prop	erty leases		Will the lease be assumed?
Lessor's name:	T-Mobile Bank	ruptcy Team		□ No
Description of lea Property:	ased Cellphone con	tract ends in 2 y	ears	■ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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DOD	ebtor 1 Jonathan Ray Gamble								
Debt	tor 2	Faith Gamble			Case number (if known)				
Part	3: S	Sign Below							
		ultu of noriumu. I dooloro that I have indica	tad my intantian abai	it anii nr		d any narcanal			
	•	ilty of perjury, I declare that I have indica at is subject to an unexpired lease.	ted my intention abou	ıt any pr	operty of my estate that secures a debt and	d any personal			
prop	erty tha	• • • • •	ited my intention abou		operty of my estate that secures a debt and the control of the con	d any personal			
prop	erty tha	at is subject to an unexpired lease. onathan Ray Gamble	ted my intention abou	/s/ Fai		d any personal			
prop	erty tha /s/ Jo Jonat	at is subject to an unexpired lease.	ted my intention abou	/s/ Fai	:h Gamble	d any personal			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-26749 Doc 2 Filed 08/02/16 Entered 08/02/16 17:30:53 Desc Main Document Page 54 of 54

United States Bankruptcy Court District of Utah

In re	Jonathan Ray Gamble Faith Gamble		Case No.	
		Debtor(s)	Chapter 7	
Γhe ab		ICATION OF CREDITOR the attached list of creditors is true and c		e.
Date:	August 2, 2016	/s/ Jonathan Ray Gamble Jonathan Ray Gamble		
		Signature of Debtor		
Date:	August 2, 2016	/s/ Faith Gamble		
		Faith Gamble		

Signature of Debtor